

Air Force Reserve Command

Integrity - Service - Excellence



Retirements

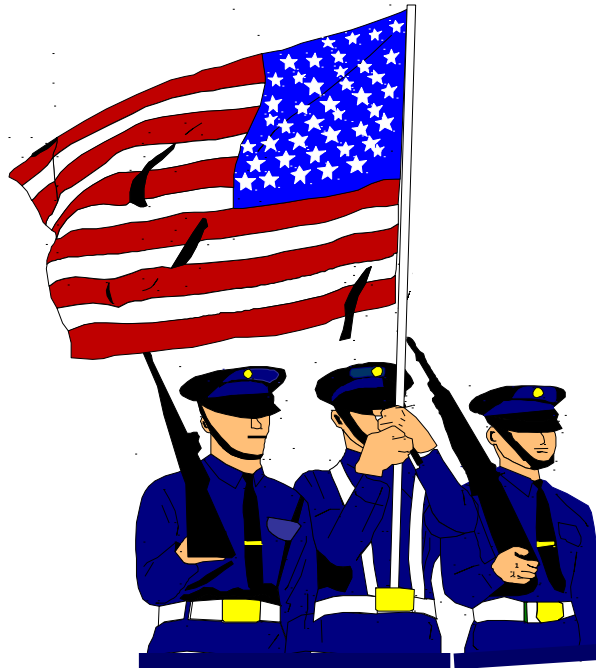
When Will You Retire?

2004

?

2008

?



2006

?

2012

?

Retirement Life Cycle



Retired Pay

Retired Reserve

RCSBP

**Notification of
Eligibility
for Pay Letter**

Retirement Life Cycle



**Notification of
Eligibility
for Pay Letter**

Notification Letter “20-Year Letter”



- **Eligibility Requirements**
 - **20 years of satisfactory service**
 - **Serve in Reserve component for last 6 qualifying years**
- **Receive approximately 120 days after R/R close-out**
- **Call ARPC/DPP, Retirements Branch**
 - **1-800-525-0100**



Retirement Life Cycle



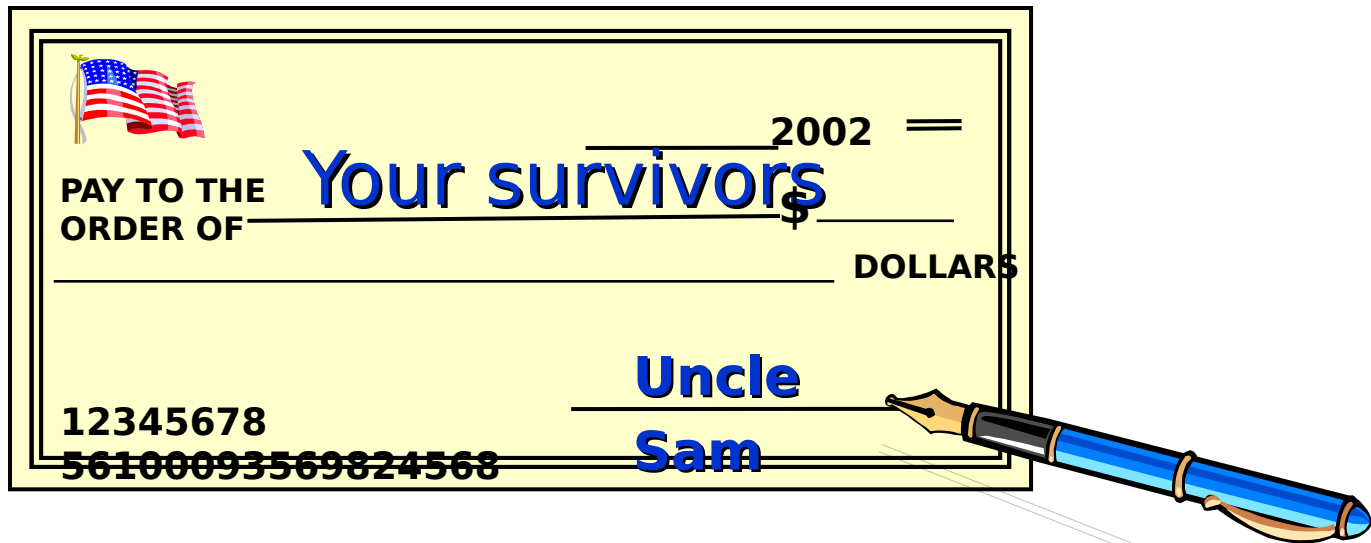
RCSBP

**Notification of
Eligibility
for Pay Letter**

Integrity - Service - Excellence

Reserve Component Survivor Benefit Plan (RCSBP)

- **Purpose**
 - **To provide beneficiaries a portion of a member's retired pay**



RCSBP Annuity Coverage

- **Spouse only**
- **Spouse and children**
- **Children only**
- **Former spouse only**
- **Former spouse and children**
- **Person with insurable interest**



- **Timing:**
 - **Decision made upon receipt of notification letter**
- **Three options: A, B, or C**



RCSBP - Option A

- **Defer making an election until age 60**



RSCBP - Option B

- **Start annuity upon member's 60th birthday**



RCSBP - Option C

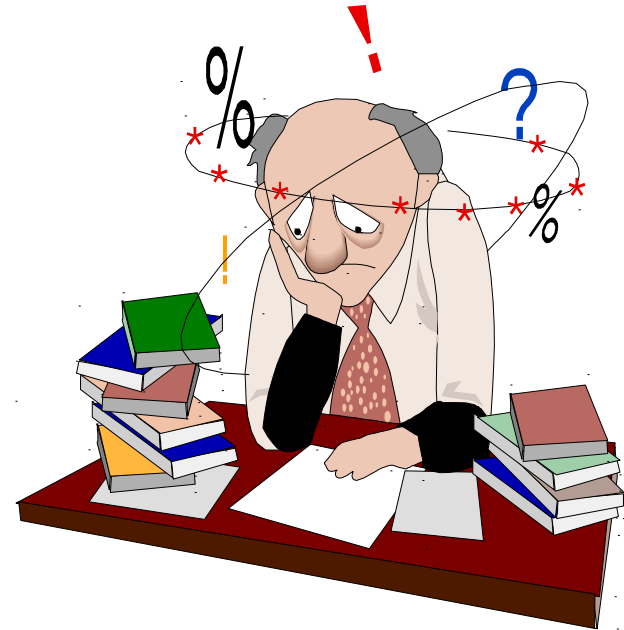
- **Annuity effective immediately**



-
- **Failure to respond within the 90 days:**
 - **If you do have eligible family members**
 - **Automatic Option C coverage for your spouse and/or children**
 - **You will be responsible for the premiums**
 - **If you do not have dependents**
 - **Automatic Option A coverage**

 - **Failure to provide spousal concurrence:**
 - **Automatic Option C coverage for your spouse and/or children**
 - **You will be responsible for the premiums**
-

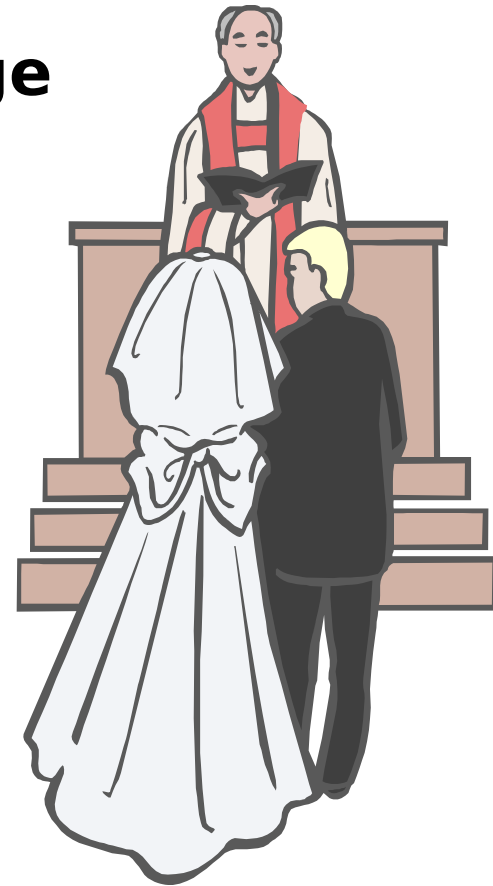
- Irrevocable
- Limited Changes
 - Marriage
 - Divorce
 - Death of beneficiary
- Cancel
 - Between ages 62-63



Just Married

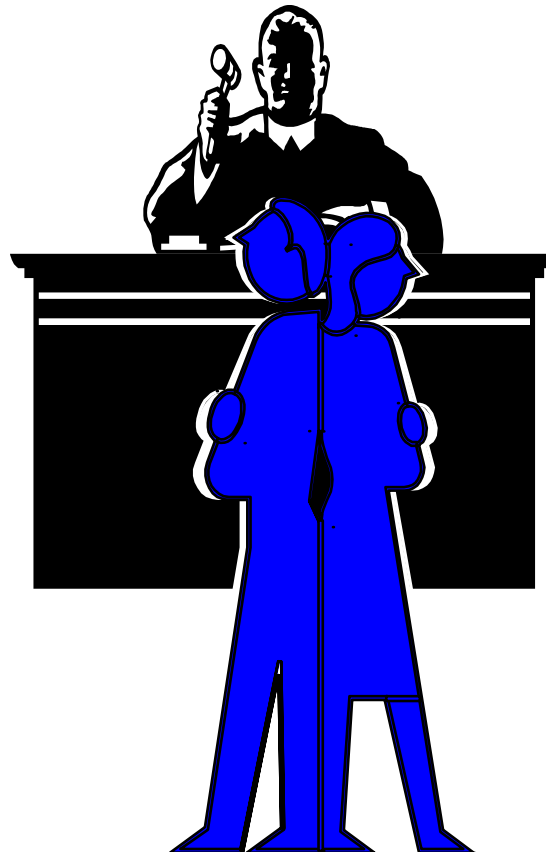


- **Single when eligible**
- **One year to elect coverage**



Divorce Court

- **Former spouse coverage directed**



Death of Beneficiary



- **Notify ARPC “Entitlements”**
- **Coverage suspended**
- **No cost at 60**

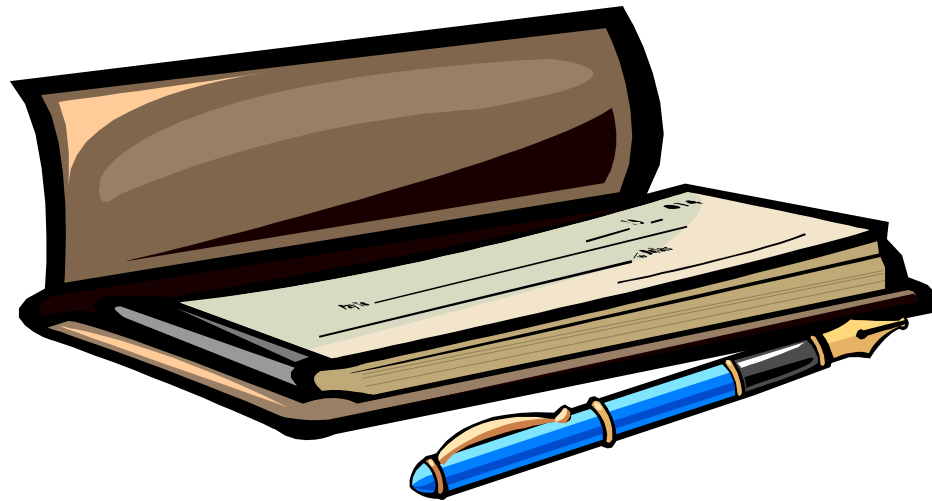


-
- **Cancellation**
 - **Between ages 62-63**
 - **May cancel SBP portion (60+ coverage)**
 - **Can not cancel RCSBP portion (under 60 coverage)**

Cost of Coverage



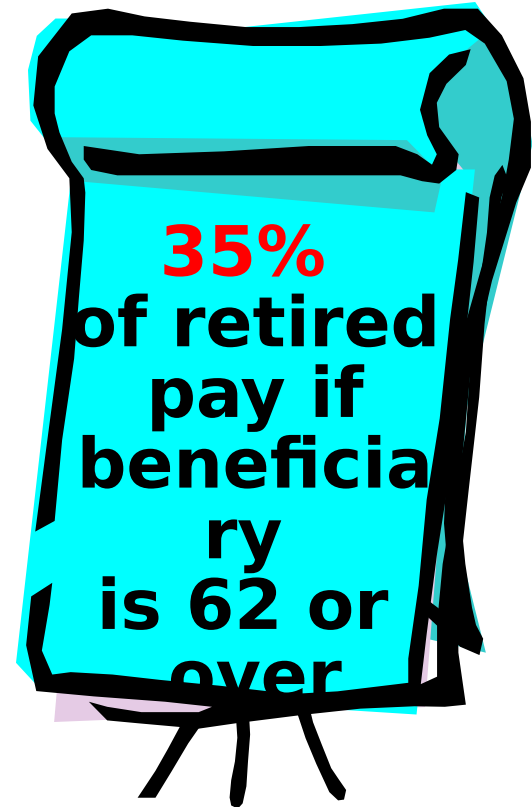
- **Member's age**
- **Beneficiary's age**
- **Coverage selected**



Annuity for Beneficiary

Maximum

Reduced



Benefits Are Not Tied to RCSBP Participation



**Commissary
privileges**

Hobby shop



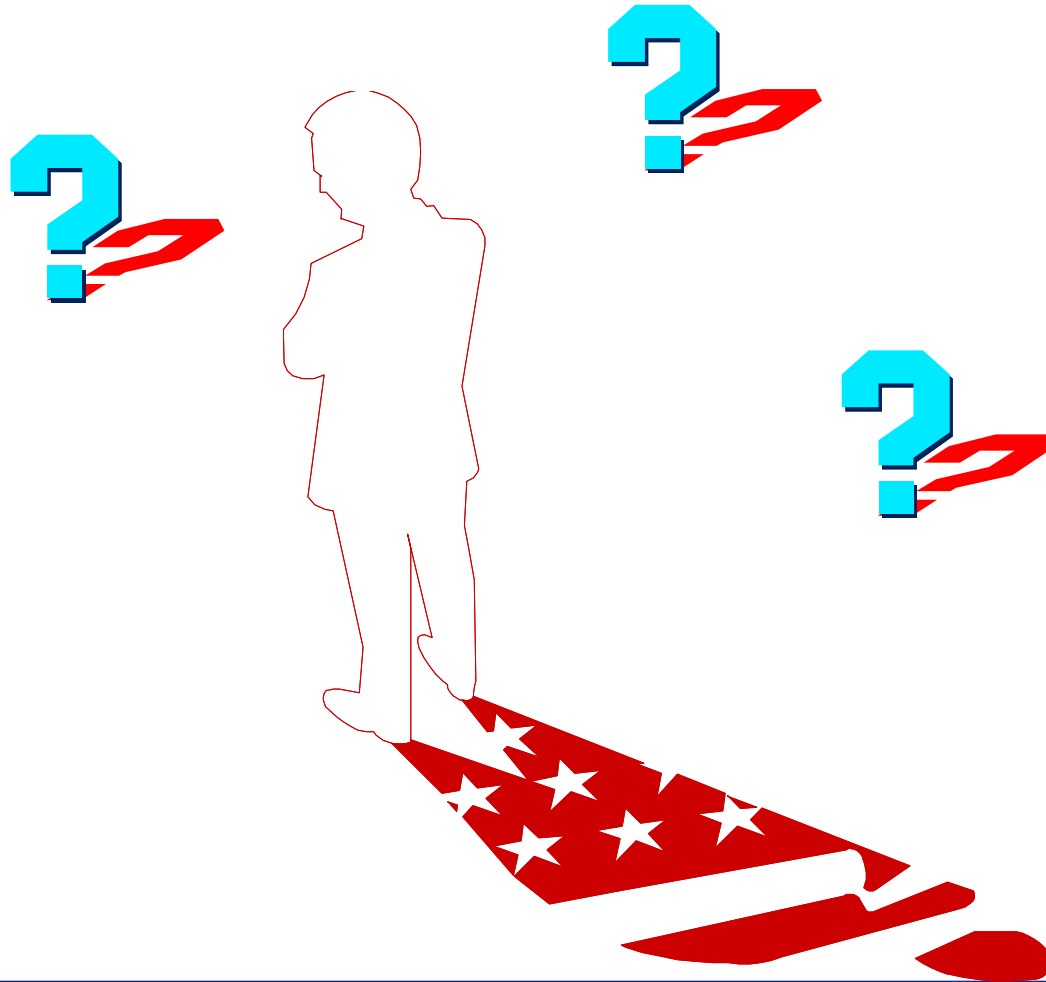
Golf course

ARPC Home Page

**Compute the cost of
RCGBP
Located on our website at
arpc.afrc.af.mil**



Questions?



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Retirement Life Cycle



Retired Reserve

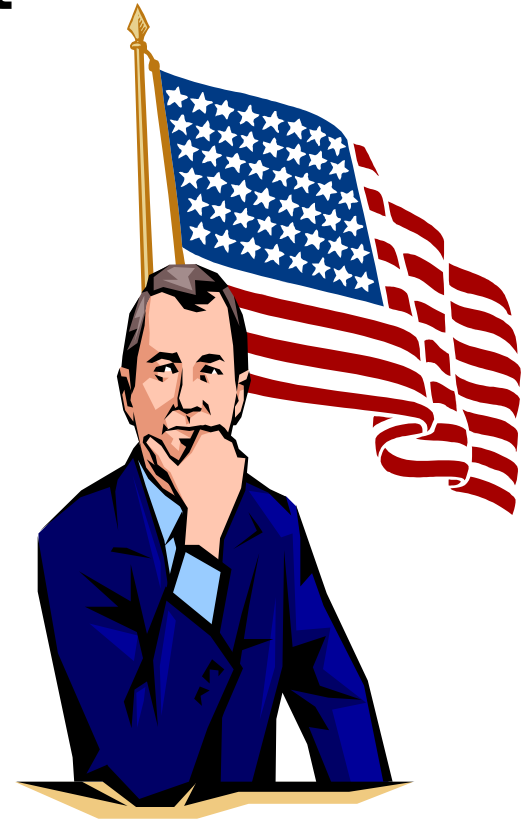
RCSBP

**Notification of
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Retired Reserve



- **Must meet qualifications**
 - **20 years satisfactory service**
 - **Last 6 in Reserve Component**

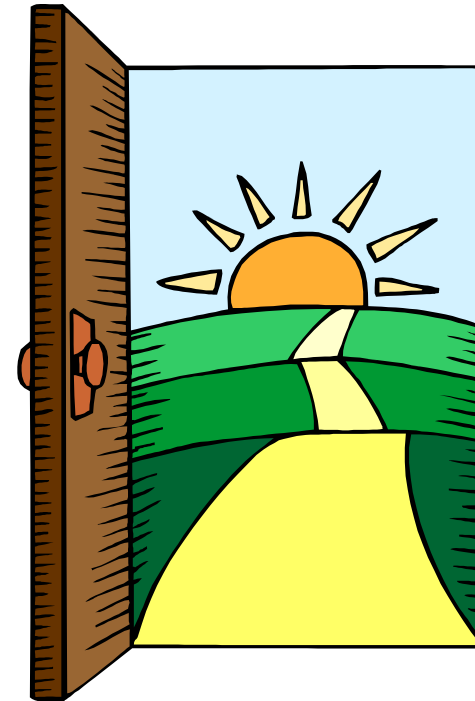


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Retired Reserve



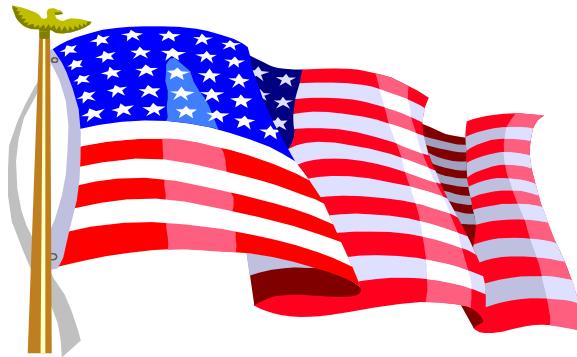
- **Voluntary Retirement**
 - **Must apply by submitting AF Form 131**
- **Involuntary Retirement**
 - **Transfer is automatic - no need to apply**
 - **Age**
 - **Maximum service**



Retired Reserve



- **U.S. Flag presented at no cost to member**
 - **AFRC and ANG unit members provided flag by servicing Unit**
 - **Individual Mobilization Augmentees and Individual Ready Reservists provided flag by ARPC**



Retired Reserve



-
- **Highest grade held**

 - **Grade approval authority:**
 - **Voluntary demotion - ARPC**
 - **Demotion for cause - SAF**

Retired Reserve



■ **Officer time-in-grade**

■ **Voluntary retirement**

- Lt Col and above, three **satisfactory service** years TIG
- Maj and below, six **satisfactory service** months TIG

■ **Involuntary retirement**

- All officers separated due to age or MSD, six months TIG

■ **Enlisted time-in-grade, One Day**

■ **ANG**

- Service commitment policy for promotion for top three

■ **Reserve**

- New reserve service commitment policy for in-residence training (all grades) and promotions for top three

Retired Reserve Gray-Area Benefits



**Commissary
privileges**



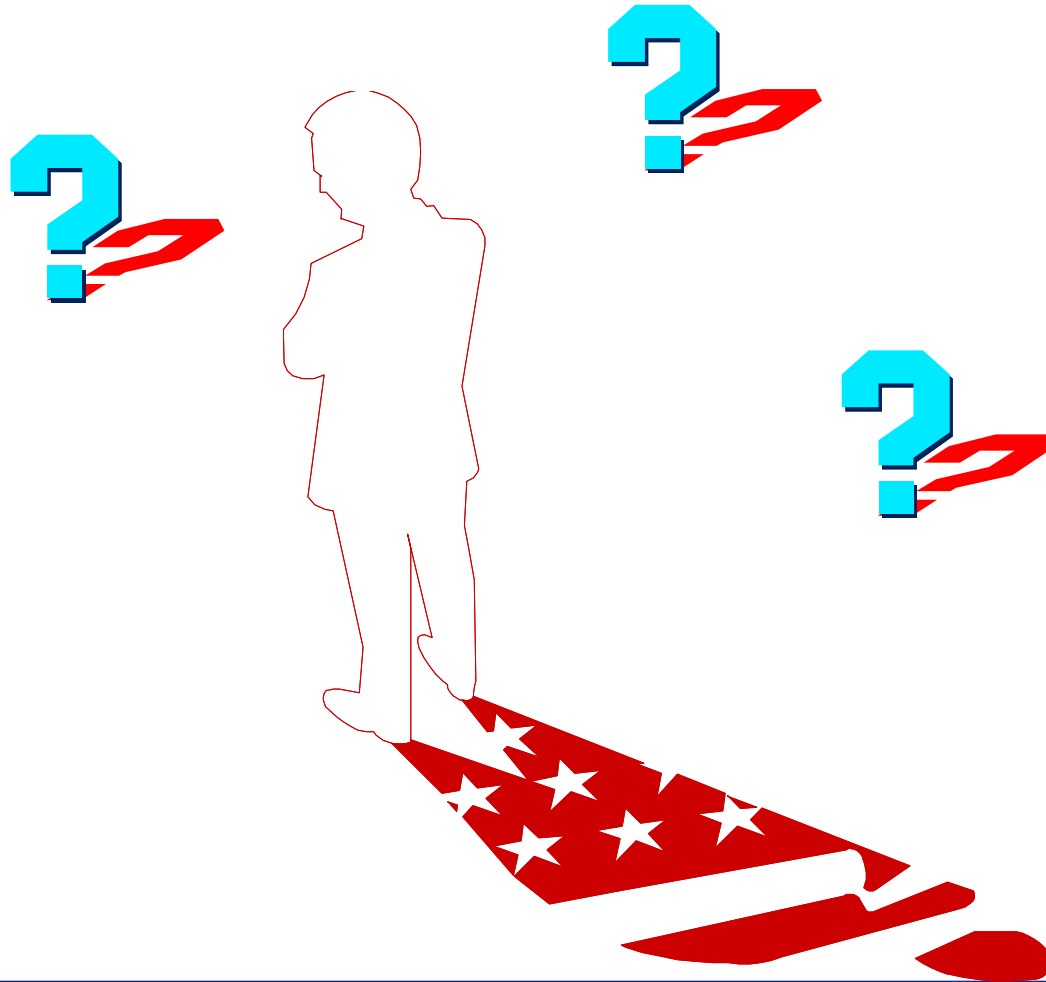
Hobby shop



Golf course

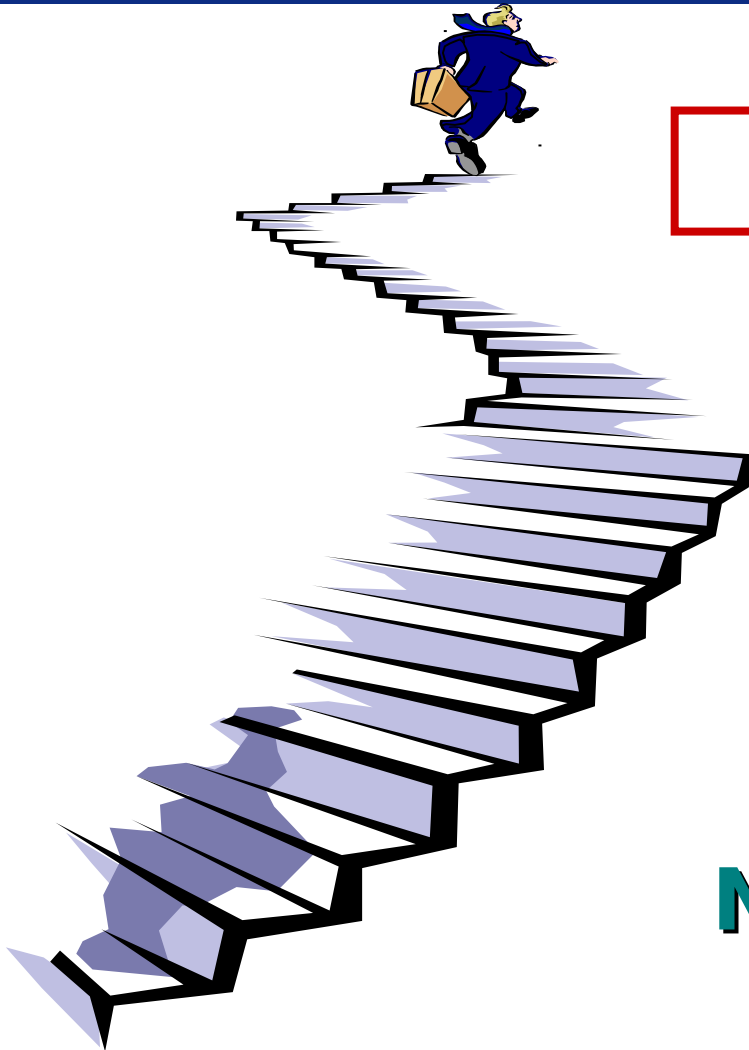


Questions?



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Retirement Life Cycle



Retired Pay

Retired Reserve

RCSBP

**Notification of
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Retired Pay Reserve Members



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Retired Pay



- **When will I see my money?**
 - **Age 60**
 - **Apply**



Retired Pay - Forms

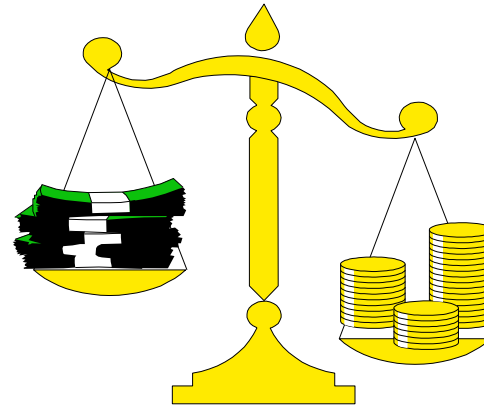
**Retirement Branch will
send Pay Application
Forms about 4 months
prior to age 60**

**Make sure your
address is always
current!**

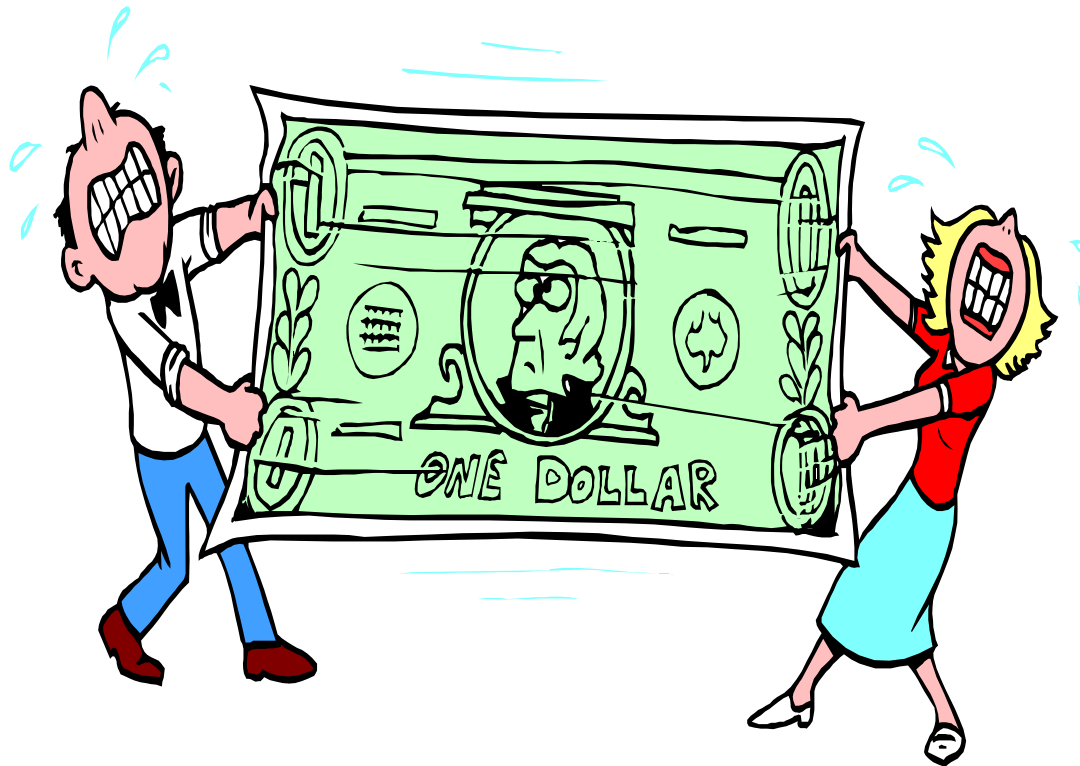


Retired Member - Pay

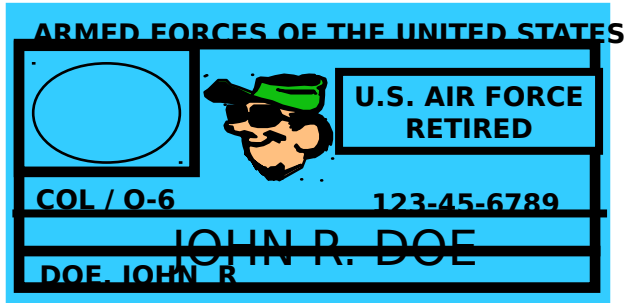
- **If initial entry into military service is:**
 - **Prior to 8 Sep 80**
 - **Pay scale in effect on member's 60th birthday**
 - **On or after 8 Sep 80**
 - **Average of the last 3 years of pay scales in effect prior to your reaching age 60**



Retired Pay COLA Increases



Retired Pay - Benefits



**New identification
card**



**Medical until age 65
Tricare for Life option at age 65**

**Expanded
Space A Travel**



ARPC Home Page

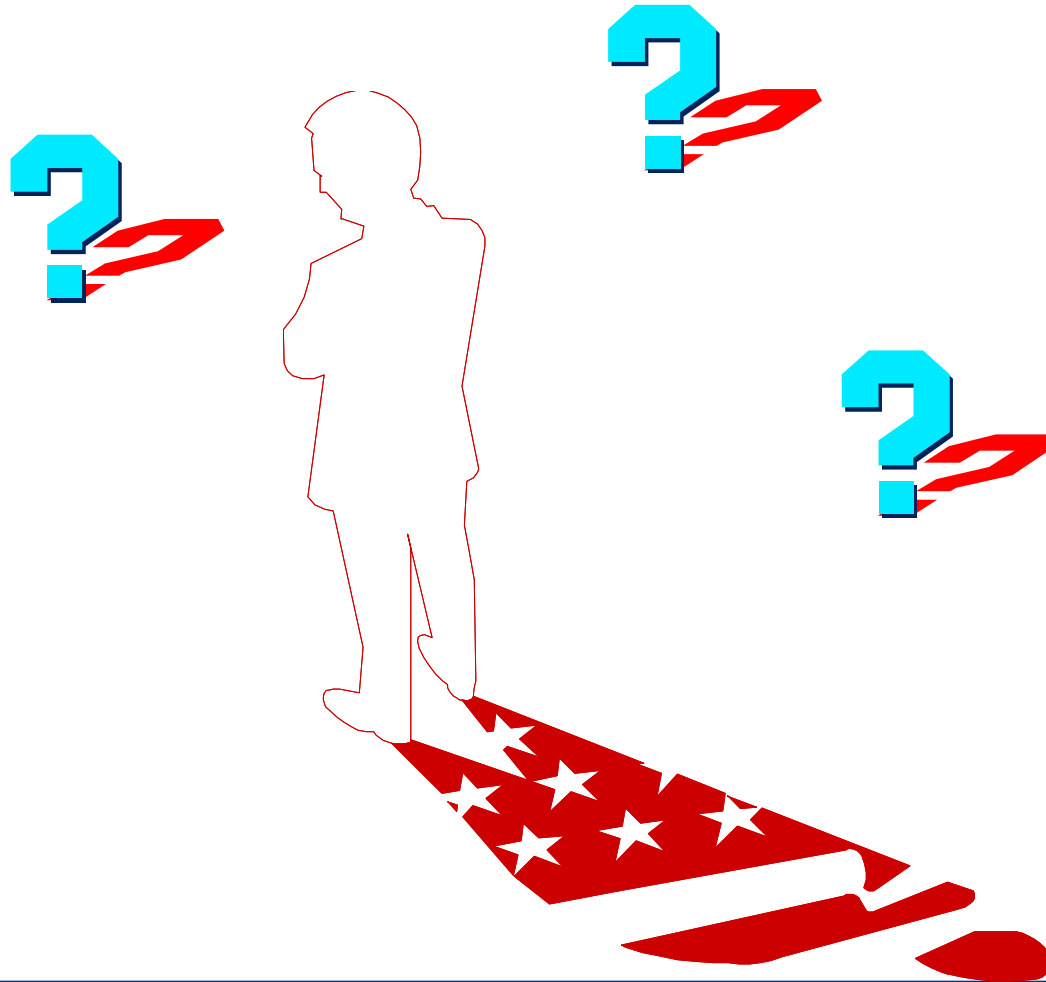
Compute Retired Pay



**Located on our website at
arpc.afrc.af.mil**

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Questions?



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U.S. AIR FORCE



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